

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION
www.flmb.uscourts.gov

In re:

SHIRLEY A. RIVERS,

Case No.: 6:14-bk-09393-ABB
Chapter 13

Debtor.

/

MOTION TO MODIFY ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE OF OPPORTUNITY TO OBJECT AND REQUEST FOR HEARING

Pursuant to Local Rule 2002-4, the Court will consider this Motion, Objection, or other matter without further notice or hearing unless a party in interest files a response within twenty-one (21) days from the date set forth on the proof of service attached to this paper plus an additional three days for service. If you object to the relief requested in this paper, you must file your response with the Clerk of the Court at the George C. Young Federal Courthouse, 400 W. Washington Street, Suite 5100, Orlando, Florida 32801 and serve a copy on the movant's attorney, Paul L. Urich, Esquire, Law Office of Paul L. Urich, P.A., 1510 E. Colonial Drive, Suite 204, Orlando, Florida 32803.

If you file and serve a response within the time permitted, the Court may schedule and notify you of a hearing, or the Court may consider the response and may grant or deny the relief requested without a hearing. If you do not file a response within the time permitted, the Court will consider that you do not oppose the relief requested in the paper, will proceed to consider the paper without further notice or hearing, and may grant the relief requested.

COMES NOW the Debtor, **SHIRLEY A. RIVERS**, by and through her undersigned attorney, and files this Motion to Modify the Order Confirming Chapter 13 Plan, and, as grounds in support of this Motion, the following is stated:

1. The Order Confirming Chapter 13 Plan was entered in this case on February 18, 2015 (Doc. No. 31).

2. Modification of the Debtor's Chapter 13 Plan payments and creditor disbursements is needed for three reasons. First, this Motion is filed to bring the Debtor

current in her Plan payments through the August 14, 2015 Plan payment due date. Second, Claim Number 3 of Wells Fargo Bank, N.A. has been paid by settlement of an insurance claim. Third, modification of the Debtor's Plan payments and creditor disbursements is needed to show *projected* modified mortgage payments so that the Debtor may better afford her Chapter 13 Plan. [BransonLaw, PLLC is working on mortgage modification mediation issues and will be filing a Motion relative to the Partners Federal Credit Union claim (Claim Number 5). A Mortgage Modification Mediation Order is already entered as to mortgage modification mediation with the Debtor's first mortgage creditor, Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as Trustee for Stanwich Mortgage Loan Trust, Series 2012-13 as serviced by Selene Finance LP.]

3. This Motion proposes an adjustment to the Debtor's Chapter 13 Plan payments beginning with Month 11 of the Plan, as follows:

PLAN PAYMENTS

Payment Number	Months of Plan	Amount of Plan Payment
11-12	July 14, 2015 through August 14, 2015	\$ 0.00 per month
13-60	September 14, 2015 through August 14, 2019	\$4,255.00 per month

4. Proposed disbursements to creditors are shown on the spreadsheet attached hereto and incorporated herein as Exhibit "A".

5. Should the Debtor's mortgage creditor, Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as Trustee for Stanwich Mortgage Loan Trust, Series 2012-13 as serviced by Selene Finance LP., not agree to a mortgage loan modification relative to Claim Number 4 in this case, property located at 11315 Windermere Road, Windermere, FL 34786, and loan number ending in 9057, the mortgage

claim including the Pre-Petition arrearage will be addressed immediately in another Motion to Modify the Plan. Should the Debtor's mortgage creditor agree to a loan modification but with different ongoing mortgage payments than set forth on the spreadsheet attached to this Motion, those payments will also be addressed immediately in another Motion to Modify the Plan.

6. Should the Debtor's mortgage creditor, Partners Federal Credit Union, not agree to a mortgage loan modification relative to Claim Number 5 in this case, property located at 11315 Windermere Road, Windermere, FL 34786, and loan number ending 2716, the mortgage claim including the Pre-Petition arrearage will be addressed immediately in another Motion to Modify the Plan. Should the Debtor's mortgage creditor agree to a loan modification but with different ongoing mortgage payments than set forth on the spreadsheet attached to this Motion, those payments will also be addressed immediately in another Motion to Modify the Plan.

7. The undersigned attorney seeks fees and costs in the amount of Six Hundred Fifty (\$650.00) Dollars for the workup of the modified payments and disbursements, for the preparation, filing, and service of this Motion, for communications with BransonLaw, PLLC concerning the proposed modified mortgage payments, and for communications with the Chapter 13 Trustee's office concerning the same, which fees and costs shall be disbursed by the Chapter 13 Trustee.

8. Attorney's fees have also been added in the amount of One Thousand Eight Hundred (\$1,800.00) Dollars for BransonLaw, PLLC for a second mortgage modification mediation and the work relating thereto.

9. The Debtor proposes that all other terms and conditions of the Order Confirming Chapter 13 Plan shall remain the same and in full force and effect but for those specific changes to the Debtor's Plan payments and creditor disbursements, as referenced herein and on the attached spreadsheet.

WHEREFORE, the Debtor, **SHIRLEY A. RIVERS**, by and through her undersigned attorney, prays that the Court will:

- A. grant this Motion and enter an Order modifying the Debtor's Plan payments and creditor disbursements, as proposed herein;
- B. allow attorney's fees and costs in the amount of Six Hundred and Fifty (\$650.00) Dollars to be disbursed by the Trustee; and
- C. grant such other and further relief as the Court deems appropriate.

Date: September 3, 2015

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of this document is being served upon all creditors and interested parties by United States Regular Mail, postage prepaid, or by CM/ECF electronic transmission, as may be applicable, to all creditors and interested parties, as listed on the Court Matrix, on September 3, 2015.

Respectfully submitted,

LAW OFFICE OF PAUL L. URICH, P.A.

BY: /s/ Paul L. Urich, Esquire
Paul L. Urich, Esquire
1510 East Colonial Drive
Suite 204
Orlando, Florida 32803
Telephone: (407) 896-3077
Telecopy: (407) 896-3041
Florida Bar No.:0088780
Email: paulu@urichoffice.com
Attorney for the Debtor

EXHIBIT "A"

DUE DATE 14TH	9/14/2014 Unsecured	Debtor Pmt	10.0% Tee Fee	ATTY	Claim 4 SELENE FINANCE	Claim 104 SELENE FINANCE	Claim 5 PARTNERS FCU	Claim 105 PARTNERS FCU
60	60							
9/14/2014	1	\$11.00	\$3,607.00	\$360.70	\$231.27	\$1,234.35		\$893.03
10/14/2014	2	\$11.00	\$3,607.00	\$360.70	\$231.27	\$1,234.35		\$893.03
11/14/2014	3	\$11.00	\$3,607.00	\$360.70	\$231.27	\$1,234.35		\$893.03
12/14/2014	4	\$11.00	\$3,607.00	\$360.70	\$231.27	\$1,234.35		\$893.03
1/14/2015	5	\$11.00	\$3,607.00	\$360.70	5 at \$231.27	5 at \$1,234.35		\$893.03
2/14/2015	6	\$0.00	\$3,607.00	\$360.70	1 at \$345.02	\$1,131.60	\$893.03	6 at
3/14/2015	7	\$96.39	\$3,607.00	\$360.70	1 at \$248.63	\$1,131.60	\$893.03	
4/14/2015	8	\$345.02	\$3,607.00	\$360.70		\$1,131.60	\$893.03	
5/14/2015	9	\$345.02	\$3,607.00	\$360.70		\$1,131.60	\$893.03	
6/14/2015	10	\$288.02	10 at \$3,607.00	\$360.70	5 at	\$1,131.60	10 at	\$893.03
7/14/2015	11	\$0.00	\$0.00					4 at
8/14/2015	12	\$0.00	2 at \$0.00	\$0.00	5 at	2 at		10
9/14/2015	13	\$0.00	\$4,255.00	\$425.50	1 at \$638.26	\$2,022.37		\$1,041.87
10/14/2015	14	\$59.26	\$4,255.00	\$425.50	1 at \$11.74	\$2,022.37		\$1,041.87
11/14/2015	15	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$1,041.87
12/14/2015	16	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$1,041.87
1/14/2016	17	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$1,041.87
2/14/2016	18	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$1,041.87
3/14/2016	19	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$1,041.87
4/14/2016	20	\$161.82	\$4,255.00	\$425.50		\$2,022.37		\$1,041.87
5/14/2016	21	\$0.26	\$4,255.00	\$425.50		\$2,022.37		\$1,041.87
6/14/2016	22	\$0.26	\$4,255.00	\$425.50		\$2,022.37		\$1,041.87
7/14/2016	23	\$0.26	\$4,255.00	\$425.50		\$2,022.37		\$1,041.87
8/14/2016	24	\$0.26	\$4,255.00	\$425.50		\$2,022.37	12 at	\$1,041.87
9/14/2016	25	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
10/14/2016	26	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
11/14/2016	27	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
12/14/2016	28	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
1/14/2017	29	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
2/14/2017	30	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
3/14/2017	31	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
4/14/2017	32	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
5/14/2017	33	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
6/14/2017	34	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
7/14/2017	35	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
8/14/2017	36	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
9/14/2017	37	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
10/14/2017	38	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
11/14/2017	39	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
12/14/2017	40	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
1/14/2018	41	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
2/14/2018	42	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
3/14/2018	43	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
4/14/2018	44	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
5/14/2018	45	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
6/14/2018	46	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
7/14/2018	47	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
8/14/2018	48	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
9/14/2018	49	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
10/14/2018	50	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
11/14/2018	51	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
12/14/2018	52	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
1/14/2019	53	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
2/14/2019	54	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
3/14/2019	55	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
4/14/2019	56	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
5/14/2019	57	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
6/14/2019	58	\$0.00	\$4,255.00	\$425.50		\$2,022.37		\$893.03
7/14/2019	59	\$50.30	\$4,255.00	\$425.50		\$2,022.37		\$893.03
8/14/2019	60	\$749.26	48 at \$4,255.00	\$425.50	48 at	\$2,022.37	36 at	\$893.03

\$2,151.13 \$240,310.00 \$24,031.00 \$2,400.00 \$108,903.51 \$53,581.82

\$887.86

242%

Ongoing Claim

Ongoing Claim

Mortgage

Motion for

Modification

Mortgage

Mediation Order

Modification

Entered

Mediation to be filed

Claim 4

Claim 5

(Projected modified payments
with escrow as of the 9/2015 payment date)

DUE DATE 14TH	Claim 3 WELLS FARGO	Claim 1 IRS	BRANSON LAW	Claim 103 WELLS FARGO	Claim 203	Claim 204 SELENE FINANCE
60						
9/14/2014 1	\$652.35	\$50.00		\$174.30		
10/14/2014 2	\$652.35	\$50.00		\$174.30		
11/14/2014 3	\$652.35	\$50.00		\$174.30		
12/14/2014 4	\$652.35	\$50.00		\$174.30		
1/14/2015 5	\$652.35	\$50.00		\$174.30		
2/14/2015 6	\$652.35	\$50.00		\$174.30		
3/14/2015 7	\$652.35	\$50.00		\$174.30		
4/14/2015 8	\$652.35	\$50.00		\$174.30		
5/14/2015 9	\$652.35	\$50.00		\$174.30		
6/14/2015 10 at	\$652.35	10 at		\$231.30	10 at	
7/14/2015 11						
8/14/2015 12						
9/14/2015 13	3 at		3 at			
10/14/2015 14		\$287.00		\$280.26	14 at	14 at
11/14/2015 15		\$287.00		\$280.26		\$44.00
12/14/2015 16		\$287.00		\$280.26		\$44.00
1/14/2016 17		\$287.00		\$280.26		\$44.00
2/14/2016 18		\$287.00		\$280.26		\$44.00
3/14/2016 19		\$287.00		\$280.26		\$44.00
4/14/2016 20	7 at	\$287.00	1 at	\$118.44		
5/14/2016 21		\$567.00				\$44.00
6/14/2016 22		\$567.00				\$44.00
7/14/2016 23		\$567.00				\$44.00
8/14/2016 24	4 at	\$567.00				\$44.00
9/14/2016 25		\$716.10				\$44.00
10/14/2016 26		\$716.10				\$44.00
11/14/2016 27		\$716.10				\$44.00
12/14/2016 28		\$716.10				\$44.00
1/14/2017 29		\$716.10				\$44.00
2/14/2017 30		\$716.10				\$44.00
3/14/2017 31		\$716.10				\$44.00
4/14/2017 32		\$716.10				\$44.00
5/14/2017 33		\$716.10				\$44.00
6/14/2017 34		\$716.10				\$44.00
7/14/2017 35		\$716.10				\$44.00
8/14/2017 36		\$716.10				\$44.00
9/14/2017 37		\$716.10				\$44.00
10/14/2017 38		\$716.10				\$44.00
11/14/2017 39		\$716.10				\$44.00
12/14/2017 40		\$716.10	20 at			\$44.00
1/14/2018 41		\$716.10				\$44.00
2/14/2018 42		\$716.10				\$44.00
3/14/2018 43		\$716.10				\$44.00
4/14/2018 44		\$716.10				\$44.00
5/14/2018 45		\$716.10				\$44.00
6/14/2018 46		\$716.10				\$44.00
7/14/2018 47		\$716.10				\$44.00
8/14/2018 48		\$716.10				\$44.00
9/14/2018 49		\$716.10				\$44.00
10/14/2018 50		\$716.10				\$44.00
11/14/2018 51		\$716.10				\$44.00
12/14/2018 52		\$716.10				\$44.00
1/14/2019 53		\$716.10				\$44.00
2/14/2019 54		\$716.10				\$44.00
3/14/2019 55		\$716.10				\$44.00
4/14/2019 56		\$716.10				\$44.00
5/14/2019 57		\$716.10	47 at			\$44.00
6/14/2019 58	34 at	\$716.10				\$44.00
7/14/2019 59	1 at	\$682.77			45 at	\$44.00
8/14/2019 60			20 at	3 at	1 at	\$42.37
	\$6,523.50	\$29,807.17		\$3,600.00		\$2,022.37

Secured	IRS secured claim paid in full	Fees for two mortgage modification mediations and associated work	Gap payment paid in full
---------	-----------------------------------	---	-----------------------------

Claim 3 Claim paid by insurance	Claim 1	Claim 103 Claim paid by insurance	Claim 204
---------------------------------------	---------	---	-----------

DUE DATE 14TH	Claim 205 PARTNERS FCU	Claim 8 ORANGE CO. TAX COLLECTOR	Claim 9 THOMAS MARBURY
60			
9/14/2014	1		
10/14/2014	2		
11/14/2014	3		
12/14/2014	4		
1/14/2015	5		
2/14/2015	6		
3/14/2015	7		
4/14/2015	8		
5/14/2015	9		
6/14/2015	10		
7/14/2015	11		
8/14/2015	12		
9/14/2015	13		\$127.00
10/14/2015	14		\$127.00
11/14/2015	15	\$27.00	\$127.00
12/14/2015	16	\$27.00	\$127.00
1/14/2016	17	\$27.00	\$127.00
2/14/2016	18	\$27.00	\$127.00
3/14/2016	19	\$27.00	\$127.00
4/14/2016	20	\$27.00	\$127.00
5/14/2016	21	\$27.00	\$127.00
6/14/2016	22	\$27.00	\$127.00
7/14/2016	23	\$27.00	\$127.00
8/14/2016	24	\$27.00	\$127.00
9/14/2016	25	\$27.00	\$127.00
10/14/2016	26	\$27.00	\$127.00
11/14/2016	27	\$27.00	\$127.00
12/14/2016	28	\$27.00	\$127.00
1/14/2017	29	\$27.00	\$127.00
2/14/2017	30	\$27.00	\$127.00
3/14/2017	31	\$27.00	\$127.00
4/14/2017	32	\$27.00	\$127.00
5/14/2017	33	\$27.00	\$127.00
6/14/2017	34	\$27.00	\$127.00
7/14/2017	35	\$27.00	\$127.00
8/14/2017	36	\$27.00	\$127.00
9/14/2017	37	\$27.00	\$127.00
10/14/2017	38	\$27.00	\$127.00
11/14/2017	39	\$27.00	\$127.00
12/14/2017	40	\$27.00	\$127.00
1/14/2018	41	\$27.00	\$127.00
2/14/2018	42	\$27.00	\$127.00
3/14/2018	43	\$27.00	\$127.00
4/14/2018	44	\$27.00	\$127.00
5/14/2018	45	\$27.00	\$127.00
6/14/2018	46	\$27.00	\$127.00
7/14/2018	47	\$27.00	\$127.00
8/14/2018	48	\$27.00	\$127.00
9/14/2018	49	\$27.00	\$127.00
10/14/2018	50	\$27.00	\$127.00
11/14/2018	51	\$27.00	\$127.00
12/14/2018	52	\$27.00	\$127.00
1/14/2019	53	\$27.00	\$127.00
2/14/2019	54	\$27.00	\$127.00
3/14/2019	55	\$27.00	\$127.00
4/14/2019	56	\$27.00	\$127.00
5/14/2019	57	\$27.00	\$127.00
6/14/2019	58	\$27.00	\$127.00
7/14/2019	59	\$10.03	59 at \$127.00
8/14/2019	60		1 at \$122.47

\$1,198.03

\$6,091.47

**Gap payment
paid in full
plus Post-Petition
costs
(\$893.03 plus
\$305.00 costs)**

Claim 205**Paid in full****Claim 9**

Label Matrix for local noticing

Christiana Trust, A Division of Wilmington's

ORANGE COUNTY TAX COLLECTOR

113A-6

Selene Finance LP

P.O. BOX 545100

Case 6:14-bk-09393-ABB

P.O. Box 71243

ORLANDO, FL 32854-5100

Middle District of Florida

Philadelphia, PA 19176-6243

Orlando

Thu Sep 3 10:24:14 EDT 2015

Partners Federal Credit Union

Shirley A Rivers

Alexander Kalman, Esq.

c/o Andrew W. Houchins

11315 Windermere Road

Lender Legal Services, LLC

Post Office Box 3146

Windermere, FL 34786-3427

201 E Pine St #730

Orlando, FL 32802-3146

Orlando, FL 32801-2763

Capital 1 Bank

Christiana Trust, a division of

Christiana Trust, a division of

Attn: General Correspondence

Wilmington Savings Fund Society, FSB

Wilmington Savings, Trustee

Po Box 30285

as Trustee

3801 Kennett Pike

Salt Lake City, UT 84130-0285

1610 E. Saint Andrew Pl., Ste. B-150

Ste. C200

City of Orlando

Santa Ana, CA 92705-4931

Greenville, DE 19807-2324

400 S. Orange Ave

Commwlth Fin

SunTrust Bank

Orlando, FL 32801-3317

245 Main St

Florida Department of Revenue

Forest Recovery Servic

Dickson City, PA 18519-1641

Bankruptcy Unit

Po Box 83

Post Office Box 6668

Barrington, IL 60011-0083

Tallahassee FL 32314-6668

Jeff H. Grezlak

Gary S Rabin

Internal Revenue Service

7214 Laurel Hill Dr

1 Morton Drive

PO Box 7346

Orlando, FL 32818-5233

Lakeland, FL 33801

Philadelphia, PA 19101-7346

Justin R. Clark, Esq

LVNV Funding

1936 Boothe Circle

P O Box 10497

Longwood, FL 32750-6774

Greenville NC 29603-0497

Leslie White, Esquire

Orlando Health

Partners Federal Credit Unio

PO Box 3146

1414 Kuhl Ave.

13705 International Dr., S

Orlando, FL 32802-3146

Orlando, FL 32806-2093

Orlando, FL 32821-5411

Partners Federal Credit Union

Partners Federal Credit Union

Partners Federal Credit Union

P O Box 10000

Steven Gaddy, Esq.

c/o Andrew W. Houchins, Esq.

Lake Buena Vista, FL 32830-1000

2727 West Cypress Creek Road

P.O. Box 3146

Ft. Lauderdale, FL 33309-1721

Orlando, FL 32802-3146

(p)PORTFOLIO RECOVERY ASSOCIATES LLC

Professional Adjmnt Co

Ronald R Wolfe & Associates PL

PO BOX 41067

14410 Metropolis Ave

PO Box 25018

NORFOLK VA 23541-1067

Fort Myers, FL 33912-4341

Tampa FL 33622-5018

Rush, Marshall, Jones & Kell

Ryan Coar Walton

Selene Finance

PO Box 3146

c/o Gary S Rabin, Esq.

9990 S Richmond Ave

Orlando, FL 32802-3146

1 Morton Drive

Suite 400 South

Lakeland, FL 33801

Houston, TX 77042-4546

Selene Finance LP
PO BOX 71243
Philadelphia, PA 19176-6243

Case 6:14-bk-09393-ABB Doc 43 Filed 09/03/15 Page 10 of 11
SunTrust Bank
Bankruptcy Dept.
P O Box 85092
Richmond, VA 23286-0001

Suntrust Mortgage-Bkcy Dept
PO Box 26665
Richmond, VA 23261-6665

THOMAS CRAWFORD MARBURY
5055 S ORANGE AVE
ORLANDO FL 32809-3017

Town of Windermere
Code Enforcement
614 Main St
Windermere FL 34786-3503

Town of Windermere
Code Enforcement Division
PO Box 669
Kissimmee FL 34786-0669

Wells Fargo Bank, N.A.
Attention: Bankruptcy Department
MAC #D3347-014
3476 Stateview Blvd
Ft. Mill, SC 29715-7203

(p)WELLS FARGO BANK NA
WELLS FARGO HOME MORTGAGE AMERICAS SERVICING
ATTN BANKRUPTCY DEPT MAC X7801-014
3476 STATEVIEW BLVD
FORT MILL SC 29715-7203

Wells Fargo Home Mortgage
PO Box 10335
Des Moines, IA 50306-0335

Laurie K Weatherford +
Post Office Box 3450
Winter Park, FL 32790-3450

Robert B Branson +
BransonLaw PLLC
1501 E. Concord Street
Orlando, FL 32803-5411

Paul L Urich +
Law Office of Paul L Urich PA
1510 East Colonial Drive
Suite 204
Orlando, FL 32803-4734

United States Trustee - ORL7/13 7+
Office of the United States Trustee
George C Young Federal Building
400 West Washington Street, Suite 1100
Orlando, FL 32801-2210

Reka Beane +
Ronald R. Wolfe & Associates, P.L.
P.O. Box 25018
Tampa, FL 33622-5018

Andrew W Houchins +
Rush Marshall Jones and Kelly
PO Box 3146
Orlando, FL 32802-3146

Steven H Gaddy +
Phelan Hallinan
2727 W Cypress Creek Road
Fort Lauderdale, FL 33309-1721

Alexandra R Kalman +
Lender Legal Services, LLC
201 East Pine Street
Suite 730
Orlando, FL 32801-2763

Scott C Lewis +
Albertelli Law
PO Box 23028
Tampa, FL 33623-2028

Note: Entries with a '+' at the end of the name have an email address on file in CMECF

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Portfolio Recovery Associates, LLC
POB 41067
Norfolk VA 23541

Wells Fargo Hm Mortgag
8480 Stagecoach Cir
Frederick, MD 21701

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Internal Revenue Service
Post Office Box 7346
Philadelphia PA 19101-7346

(d)Orange County Tax Collector
PO Box 545100
Orlando FL 32854-5100

(d)Thomas Crawford Marbury
5055 S Orange Avenue
Orlando FL 32809-3017

(d)Thomas Crawford Marbury
5055 S. Orange Ave.
Orlando, FL 32809-3017

End of Label Matrix	
Mailable recipients	48
Bypassed recipients	7
Total	55